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ABSTRACT

This document examines microenterprise development as an employment option for Temporary Assistance for Needy Families (TANF) recipients. The document begins with a brief discussion of the feasibility of self-employment as an option for TANF recipients, particularly in a slow economy. The next section answers policy questions pertaining to the following issues: (1) ways state policies regarding TANF receipt influence microenterprise development; (2) funding sources available to support microenterprise development and training (TANF funds, maintenance-of-effort funds, federal welfare-to-work funds, community development block grant funds, and funds available from the Small Business Administration through the Program for Investment in Microentrepreneurs Act); (3) the kinds of businesses that are best suited to be operated as microenterprises; (4) ways localities can support the development of new enterprises; and (5) skills and training needed to successfully operate a small business (business management and administrative skills, entrepreneurial skills, financial literacy and marketing and market access skills; self-motivation, and technical skills). Pertinent research findings are presented along with profiles of innovative programs in Alabama, Arkansas, California, Illinois, Maryland, Massachusetts, Nebraska, and New York. Concluding the document are the addresses (including World Wide Web addresses, when available) of 12 resource contacts and sources for 19 pertinent publications. (MN)

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Microenterprise Development: An Employment Option for Welfare Recipients

Pamela Friedman

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Microenterprise Development: An Employment Option for Welfare Recipients

By Pamela Friedman

Background

Microenterprise development, a small business development model that has offered a path out of poverty for many in developing countries, may also be a feasible work option for some welfare recipients in the United States. In addition to creating jobs for small business owners and their families, it can raise their income and their assets, thus supporting the Personal Responsibility and Work Opportunity Reconciliation Act's (PRWORA) goal to encourage financial independence. These locally based small businesses sustain local economic development efforts, and they can provide needed support services for other low-income community residents moving from welfare to work. In addition, they offer rural welfare recipients a means to increase their income and improve their standard of living within their home communities. For more information on the role of microenterprise development in rural communities, visit http://www.welfareinfo.org/rural.htm.

Although only 1 percent to 7 percent of Temporary Assistance for Needy Families (TANF) recipients choose self-employment and successfully start and operate a business, the option is attractive because it can increase the low wages that TANF recipients typically receive. It also affords business operators flexibility in balancing home and work requirements and enables many to build on services they already informally provide in their communities. Microbusinesses may also create job opportunities for other low-income community residents; on average, each microbusiness creates 1.5 jobs.

If the economy slows down and the availability of entry-level jobs diminishes, microenterprise development may offer an alternative avenue to employment for some low-income families. This *Issue Note* identifies funding sources to support the development of microenterprises, describes the skills and training needed for success, and discusses how localities can work collectively to support low-income residents seeking to start and operate small businesses.

Policy and Program Issues

How do state policies regarding TANF receipt influence microenterprise development?
According to Mark Greenberg of the Center for Law and Social Policy, states need to address several issues in the design of microenterprise training and development programs. These include time limits, participation rates, and the support of extended training within the work-first environment. Other issues include the treatment of income, the calculation of assets, and eligibility for support services once a participant is self-employed. Still other considerations are whether to implement an individual development account (IDA) program and how to match funds. For an in-depth discussion, see Greenberg, November 1999.

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Each state's cash assistance program is funded with a mix of federal and state money, so states have discretion in determining whether time limits should apply while an individual is receiving microenterprise training or while he or she is self-employed. Although participation in training may only count toward TANF participation rates to a limited extent, most states now have greatly reduced effective participation rate requirements because of caseload declines. States therefore can provide microenterprise training without jeopardizing their ability to meet federal participation rates.

If a participant in training is receiving federal TANF-funded assistance payments, or if the participant is receiving TANF-funded support services while not employed, the months in which the participant received the assistance or support services will count toward the federal time limit. If non-federal TANF dollars or maintenance-of-effort (MOE) funds are used to pay for the assistance or support services, the time spent in training does not count toward that limit. In addition, states may choose to count participation in microenterprise training or other job-readiness activities as meeting the work requirement.

The treatment of business income affects a family's eligibility for continued assistance. Consequently, states also need to decide what deductions will be allowed when determining what counts as income and what disregards from earned income will be applied in calculating the amount of assistance available. States may choose to count income from self-employment as earned income and apply disregards as they would for income from traditional jobs. Whether business expenses are included, as well as how business loans are treated, will affect eligibility for continued assistance.

How states choose to treat assets and income may also affect microenterprise development. States can count the value of a car separately in determining TANF disregards. They can also consider including that portion of business income reinvested into the business as part of the income disregard. For a comprehensive discussion of these issues, see Plimpton and Greenberg, December 1999.

PRWORA also allows states to create community-based IDAs with TANF funds and to disregard all money saved in these accounts in determining eligibility for all means-tested government assistance. Among the allowable uses of IDA funds is business capitalization. For more information, visit http://www.welfareinfo.org/individu.htm.

What funding sources are available to support microenterprise development and training? TANF funds are generally the most flexible dollars to use for microenterprise development, but other funding sources are available. These include MOE funds, IDAs, Welfare-to-Work funds, Community Development Block Grant funds, Program for Investment in Microentrepreneurs funds and Small Business Administration microloans.

Maintenance-of-effort funds can be used for certain activities for eligible families, including job training. If the funds are used outside of TANF, participants are not subject to TANF time limits or work participation requirements while they are enrolled in microenterprise training. In addition, such training and related supports could be made available to other needy families, not just TANF recipients.

States may define how funds used to develop microenterprises will be counted in determining disregards and other qualifications. States may choose not to limit their IDA programs to TANF families, in which case any family with an income below a given percentage of the federal poverty level can establish an account and receive matching funds. Doing so enables all low-income residents, not just TANF recipients, to use IDA funds as a source of business financing. A web site of

the Center for Social Development at Washington University in St. Louis provides state-by-state IDA policy information and includes model legislation. Visit http://gwbweb.wustl.edu/Users/csd/ida/stateIDAprofiles2.html.

Federal Welfare-to-Work (WtW) funds can also be used to provide microenterprise development training, because starting a business is considered an allowable activity under this program. In addition, WtW funds can be used for IDA development and to cover the cost of support services. Funds have been used to provide training and to support work experience.

States can use Community Development Block Grant (CDBG) funds to provide general support or technical assistance to small business owners or those trying to develop a small business. These funds can be used to provide child care, transportation assistance, or other support services. In addition to CDBG microenterprise assistance, states may use their CDBG funds to provide economic development assistance (i.e., CDBG loans or grants) to microenterprises for land acquisition or infrastructure expansion. Under the CDBG program, businesses with five or fewer employees qualify as microenterprises. Contact Richard Kennedy, 202/708-3587; or visit http://www.hud.gov/cpd/cdbg.html.

Congress passed the Program for Investment in Microentrepreneurs Act (PRIME) in 1999. It authorizes the Small Business Administration (SBA) to award grants, on a competitive basis, to microenterprise development organizations for training, technical assistance, capacity building, and research and development. For fiscal 2001, $15 million has been appropriated for the program. Most qualifying organizations will be required to provide a 50-percent match of any PRIME funds they receive. Proposed rules were published in the October 10, 2000, *Federal Register*; final regulations are expected soon.

The SBA Microloan Program was first implemented in 1992. Under this program, nonprofit, community-based lenders and technical assistance providers provide small loans and business-based technical assistance to start-up, newly established, or growing small businesses. The maximum microloan available to a business is $35,000. Individuals seeking microloans must apply directly to their local microlender. There are approximately 150 microlenders nationwide. To date, more than $115 million in microloans have been provided to more than 11,000 microborrowers nationwide. Contact Jody Raskind, 202/205-6497; or visit http://www.sba.gov/financing/frmicro.html.

What kinds of businesses are best suited to be operated as microenterprises? Microenterprises are usually defined as businesses with five or fewer employees, including the owner, that require less than $25,000 in start-up funds. Among the types of businesses that lend themselves to microenterprise development are ones that provide support services, such as child care and transportation assistance, for low-income working adults and TANF recipients making the transition from welfare to self-sufficiency. Others include housekeeping, textiles, construction, repairs, editing, landscaping, janitorial services, and personal services. Such businesses are good candidates for microenterprises because they require short-term training, have low-start-up costs, and usually evolve from services or products developed in the home. In addition, microenterprise training imparts to clients life skills and self-marketing skills that can serve them well in today's job market (see Wadia and Colon, March 2000).

Although many small businesses do not provide their owners with total economic independence, they enable them to significantly increase their income and assets. Many low-income workers combine earnings from multiple sources, and microenterprise development can play a significant role in this "income packaging." Microenterprises typically do not offer the benefits that larger companies

provide (e.g., health insurance, sick leave, vacation time, and retirement funds), but neither do most alternative jobs available to TANF participants. It is important to remember that low-income workers and those developing microenterprises may still be eligible for some state assistance programs. Operating a small business offers many micoentrepreneurs the opportunity to work out of their home, making child care arrangements easier. Flexible work hours enable entrepreneurs to maximize their earnings by also working in more traditional part-time employment.

How can localities support the development of new enterprises? County governments, community colleges, and local business leaders can play key roles in supporting microbusiness development.

In administering welfare and TANF programs, counties can promote microenterprise development as a viable employment option for TANF recipients. Many counties have strong relationships with community colleges and other training facilities, and can take the lead in coordinating training activities. Community colleges can play an active role by providing microenterprise development training, sometimes in concert with community-based organizations, to program participants. Community colleges can recruit local business leaders to conduct the training or to serve as mentors to new entrepreneurs.

Community-based organizations can take the lead in developing local incubators. These facilities help reduce business costs by providing common space, support staff, and access to office equipment to a variety of small businesses that could otherwise not afford these expenses. Housing small enterprises involved in similar services together can help microenterprises gain access to markets and take advantage of economies of scale. These "sectoral clusters" can reduce costs by sharing information, purchasing goods, and marketing goods collectively (see Wadia and Colon, March 2000).

Local business leaders, in addition to acting as mentors, can provide financial assistance, business equipment, and advertising support. In return, they may be entitled to tax breaks and will have taken an active role in supporting local economic development.

Local governments can encourage bank participation by establishing linked deposit programs. The Chicago City Treasurers Office has created a Linked Deposit Program that encourages banks to make loans and offer lines of credit to Chicago's small businesses. The office deposits funds in collateralized certificates of deposit to be used for community reinvestment. Small and short-term loans or lines of credit are offered by participating banks to businesses that may not otherwise be able to secure such loans or lines of credit. Each time a participating city municipal depository makes a loan to a qualifying business, the office deposits funds into that bank. Three types of businesses are eligible for linked deposits: those in operation for less than three years with insufficient collateral to qualify for a standard bank loan, minority- or women-owned businesses in operation for at least three years, and standard small businesses. For every $1.00 loaned to a minority business or to an emerging business, $2.00 is deposited, up to a maximum of $50,000. Participating in the Linked Deposit Program can help banks improve their Community Reinvestment Act ratings. Contact Hector Rodriguez, 312/744-3365.

The role of case managers in referring TANF participants to microenterprise training programs cannot be overlooked. Initial assessment of recipients can help identify individuals with an interest in, and aptitude for, entrepreneurial training. TANF recipients who express an interest in self-employment can be directed to appropriate training and support services.

What skills and training are needed to successfully operate a small business? Microenterprise development enables individuals to create jobs for themselves by building on existing knowledge, skills, and interests. TANF recipients and other low-income workers who have selected this path to self-sufficiency may still need to develop a variety of business and personal skills to successfully operate their small business, including the following.

- Business management and administrative skills—planning, organizing, recordkeeping, problemsolving, interpersonal, and employee management skills.
- Entrepreneurial skills—self-discipline, creativity, determination, perseverance, self-confidence, and responsibility.
- Financial literacy and financial marketing and market access skills—marketing, bookkeeping, pricing and marketing, networking, and other skills needed to identify and initiate ties with other local markets.
- Self-motivation—a vital skill because many microenterprises are solely operated.
- Technical skills—skills and qualifications needed to operate the type of business that one plans to develop and run.

Research Findings

In 1997, 10.5 million people in the United States were self-employed; of these, 2 million were low-income microentrepreneurs. They offer services such as day care, clothing design, janitorial services, and construction. Although most microenterprise development programs serve both men and women, women often comprise the majority of program clients. Only a small percentage of microentrepreuneurs currently receive credit, training, or technical assistance (see Clark and Kays, 1999). Research by the Aspen Institute, which conducted a five-year study of the Self-Employment Learning Project (SELP), suggests the effectiveness of microenterprise development as a path to self-sufficiency. The study tracked 405 clients, 33 percent of whom had low incomes. It found that low-income microentrepreneurs reduced their reliance on government assistance by 61percent. The reduction in cash benefits received averaged nearly $1,700. More than half of the low-income participants earned enough income to lift their families out of poverty, and income from the businesses they operated enabled them to do so. After two years, 79 percent of the businesses started were still in operation (see Clark and Kays, 1999). Successful microentrepreneurs are more likely to be older, to have children above preschool age, and to have access to financial resources, including assets and income from other family members. They also are more likely to have had job training and previous work experience (see Spalter-Roth et. al, 1994). Other characteristics needed for success include a willingness to undertake self-employment, previous business experience, and entrepreneurial skills—an ability to set goals, problemsolving skills, organizational skills, motivation, and strong communication skills (see Aspen Institute, October 2000).

Although microenterprise development does not produce the same outcomes as more traditional employment strategies, it does work for a small percentage of welfare recipients. In addition to enabling some welfare recipients to increase their income and assets, successful microenterprise development also helps build lifelong skills and self-esteem, encourages further education and training, creates jobs, contributes to local community economic development, and increases local tax revenue.

Program Examples

Alabama: The Alabama Department of Human Resources (DHR) participates in a Department of Labor Welfare-to-Work initiative, the Satellite Child Care Program, with Community Services Programs (CSP) of West Alabama, Inc., and the Tuskeegee University Center for Continuing Education. The program replicates a project that originated in New York, with modifications to accommodate the rural nature of the state. It prepares participants to provide child care in their homes. Participants receive assistance in obtaining child care certification as well as ongoing support services. The program creates jobs as child care home providers under the auspices of an existing child care center. Tuskeegee University provides the 20-week, in-class child care training component. CPS coordinates the recruitment of eligible participants and provides case management, internship location, and monitoring services. DHR refers TANF clients and assists with the costs of support services. Participation counts as a work activity, and clients receive assistance with transportation and child care expenses. Clients who successfully complete the training become employees of CSP for the duration of the Welfare-to-Work grant. At the end of the grant period, each provider will operate her own business. DHR will provide day care start-up kits that include high chairs, cribs, toys, and other materials the providers will need. Repairs will be made to the new providers' homes to bring them up to licensing standards. Contact: Donna Johnson, 334/242-1713.

Arkansas: In Arkansas, the Rapid Assets Individual Development Accounts program helps low-income individuals save money for business capitalization. Ten percent of the approximately 200 people with IDAs are saving for this purpose. To be eligible, participants must be employed and their household income less than 185 percent of the poverty level (e.g., below $26,178 for a family of three). All participants are required to take six classes in economic literacy. For every $1.00 a participant deposits in the IDA, the state contributes $3.00 in matching funds. Contact: Ramona McKinney, 870/ 535-6233.

California: The California Association for Microenterprise Opportunity (CAMEO) is a statewide association of organizations, agencies, and individuals dedicated to furthering microenterprise development in California. In Alameda County, CAMEO provides technical assistance and staff training to community-based organizations and agency staff to encourage the development of microenterprise training as part of their job training activities. TANF funds are used to support the provision of technical assistance to Department of Social Service (DSS) staff and to develop an assessment tool for caseworkers to use in identifying likely candidates for microenterprise training. CAMEO staff participated in the design and implementation of a microloan fund. The fund is administered by the Oakland Business Development Fund and supported with TANF dollars. In conjunction with a local community college, CAMEO recently implemented a pilot program that is providing microenterprise training to non-English-speaking clients. In addition, CAMEO is working to get a state PRIME program enacted. Contact: Catherine Marshall, 510/238-8361; or visit http://www.microbiz.org.

Illinois: The Chicago Association of Neighborhood Development Organizations (CANDO) is the largest citywide coalition of neighborhood economic development organizations in the nation. CANDO provides services to groups involved in community economic development, including the financing of microenterprise development, training, and assistance. The Self-Employment Loan Fund (SELF) provides financing for start-up and emerging businesses within the city of Chicago that cannot access bank funding but can meet CANDO's eligibility requirements. Contact: Steve McCullough, 773-874-0717; or visit http://www.candochicago.org.

Iowa: The Iowa Department of Human Services (IDHS) provides microenterprise training on a statewide basis. Because the training is an approved option under TANF, it is not considered to be "assistance" and does not trigger TANF work requirements, child support requirements, or federal data reporting requirements. Contact: Deb Bingaman, 515/281-6080.

IDHS has contracted with the Institute for Social and Economic Development (ISED) since 1993 to help welfare recipients become self-sufficient through microenterprise development and self-employment. Under the Entrepreneurial Training program, self-employment activities count toward TANF participation requirements, and the IDHS grants waivers of certain existing income, assets, and business expenses to program participants who are ready to expand their businesses. The waiver period is for 12 consecutive months. Participants also remain eligible for child care, transportation, and health care services. ISED offers participants in the Family Investment Program, the state TANF program, a 13-workshop business training class designed to help them assess their personal readiness for entrepreneurship. Each participant has an interview with the trainer to determine whether business development is a viable pursuit; those who are interested continue their training. Participants who choose not to continue are referred back to the TANF job placement program. Contact: Angela Gravely-Smith, 319/338-2331.

Maryland: AdVANtage II, a van service and entrepreneurial training program for welfare-to-work customers operated by Sojourner-Douglass College (SDC) in Baltimore, Maryland, was initially supported with a grant from the Baltimore City Department of Social Services. The original grant period was May 1997 to December 1998. With a 12-month, no-cost administrative extension, the program ended in December 1999. Of the 24 candidates recruited, 18 completed the training program's requirements and were awarded a van to help capitalize their new business. Since then SDC has launched two complementary transportation initiatives designed to expand support for those who completed the training program and to coordinate commuter services for welfare-to-work and other low-income commuters in the area. The projects provide technical support for participants and act as a transportation brokerage, coordinating with area employers, job placement vendors, workers, and transportation providers. Contact: Jamal Mudbi-Bey, 410/276-0306, ext. 242.

Massachusetts: Acre Family Day Care Corporation (Acre) in Lowell, Massachusetts, trains women from area Latino and Cambodian neighborhoods to become licensed family day care providers. The training program, adapted to the language and culture of each group, includes 240 hours of child care, small business, and leadership training. Trainees also complete a 12-week internship with an experienced provider. Acre's child care network contracts with several state agencies to provide home-based child care to families receiving public assistance. Acre staff meet on site with providers on a monthly basis to provide assistance with administrative or child development issues. In addition, Acre sponsors monthly networking meetings that offer providers additional training opportunities. Acre also sponsors an IDA for participants, 77 percent of whom have used the funds accrued to support their businesses. To date, Acre has trained nearly 200 low-income women. Currently, 45 are operating licensed day care facilities. Contact: Anita Moeller, 978-937-5899; or visit http://www.acrefamily.org.

Nebraska: Nebraska provides access to microenterprise training or business development assistance on an individual basis for participants in Employment First, the state's welfare reform program. Participants self-select and, if determined appropriate, are referred by their case manager to an entrepreneurial assistance or business development program. Participation counts as an approved work activity for referred clients. Seminars, workshops, classroom training, financial assessment, and assessment of the likelihood of business success are among the activities offered. TANF funds are used to purchase services and to pay for client fees, tuition, and education and training materials.

Participants must submit a business plan to their case manager, who has final plan approval authority. The business plan is usually submitted within 90 days from the date of application. The business must provide sufficient income to enable a client to become economically independent and leave TANF within two years. If the business has not shown a profit after the first year of operation, the plan is restructured, if feasible, or the business is disallowed as the participant's approved work activity. Contact: Dennis Ellis, 402/471-6792.

New York: The Ms. Foundation was instrumental in forming the Collaborative Fund for Women's Economic Development, a partnership of national, family, and community foundations, and individual donors who pool their resources to support women's enterprise development across the nation. The coalition has raised $5.7 million to support microenterprise training and development. The Collaborative Fund's first two rounds, which ran from 1991 to 1999, have supported 33 programs that incorporate several different microenterprise strategies. Contact: Anna Wadia, 212/742-2300, ext. 319.

The Women's Housing and Economic Development Corporation (WHEDCO) operates a Family Day Care Training and Network Support program in the South Bronx. WHEDCO sees this training as a unique niche in the microenterprise field because it is regulated, the demand for services is high, and the market is local and highly accessible compared with other self-employment opportunities. Participants receive 30 hours of training toward registration as a regulated day care provider, 30 hours of supplementary training toward biannual recertification, training on all aspects of early childhood development, business development and self-sufficiency planning, ongoing technical assistance, and peer mentoring services. WHEDCO's providers tend to generate 75 percent more annual income than the average microenterprise business, $14,000 compared with $8,000. Providers are supported through a Family Day Care Network that serves as a professional and trade association and a business incubator. The network has 121 regulated providers. Currently, it has capacity for more than 900 children, many of whose parents are moving from welfare to work and need dependable, quality care to keep their jobs. Contact: Donna Rubens, 718/839-1103; or visit http://www.whedco.org/Workforce.htm.

State TANF-Microenterprise Initiative: The Corporation for Enterprise Development is leading this two-year collaborative effort. The initiative encourages the use of unobligated TANF funds for microenterprise development at the state level by crafting and implementing replicable state policies and programs that promote this option as a path from welfare receipt to economic independence. Funded by the Ford Foundation, the initiative connects six national organizations with state and local partners. Grants were recently awarded to five local nonprofit organizations, each of which will work with the six national partners to advocate microenterprise development at the state level. Contact: Kim Pate, 202/408-9788.

Resource Contacts

Administration for Children and Families, Rural Welfare to Work Strategies Initiative, contact James Dolson, 202/260-6165 or jdolson@acf.gov.

Aspen Institute, Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination, contact Joyce Klein, 703/243-0573; or visit http://www.fieldus.org/home/index.html.

Center for Social Development, George Warren Brown School of Social Work, Washington University, contact Karen Edwards, 314/935-7299; or visit http://gwbweb.wustl.edu/Users/csd.

Corporation for Enterprise Development, contact Kim Pate, 202/408-9788; or visit http://www.cfed.org/.

Center for Law and Social Policy, contact Mark Greenberg, 202/328-5132; or visit http://www.clasp.org.

Institute for Social and Economic Development, contact Angela Gravely-Smith, 319/338-2331; or visit http://www.ised.org.

Ms. Foundation for Women, contact Anna Wadia, 212/742-2300, ext. 319; or visit http://www.ms.foundation.org/.

National Association of Counties, contact Marlena Sanz, 202/942-4260.

National Governors' Association, contact Susan Golonka, 202/624-5927.

Small Business Administration, contact Office of Women's Business Centers, 202/205-6673; or visit http://www.sbaonline.sba.gov/womeninbusiness/.

Welfare-to-Work Partnership, contact Dorian Friedman, 202/955-3005.

Woodstock Institute, contact Marva Williams, 312/427-8070; or visit http://WWW.WOODSTOCKINST.ORG/.

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